

From: Robert Gregorac <rggregorac@yahoo.com>
Sent: Thursday, September 24, 2015 8:12 AM
To: EBSA, E-ORI - EBSA
Subject: RIN 1210-AB32

In this era of low dividends and interest, make sure this new regulation does not restrict individual owners of self-directed retirement accounts from using covered calls (selling call options totally secured by the underlying stock) or selling fully funded put options. Buying such options should also remain available.

Covered calls can be used to generate 5-10% income each year beyond the dividend income.

Most individuals do not participate in this activity, but for those who do, it is a valuable income stream. Make sure it is unaffected by these new rules.

Robert Gregorac
1722 Buchanan Dr.
Ames, Iowa 50010